

**Information to identify the case:**

Debtor 1	<u>Donny Gomez</u>	Social Security number or ITIN	xxx-xx-2803
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 17-17062-JNP			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Donny Gomez

7/14/17

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Donny Gomez  
 Debtor

Case No. 17-17062-JNP  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 39

Date Rcvd: Jul 14, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 16, 2017.

db  
 516753972 +Donny Gomez, 215 E Oakbourne Ave, Galloway, NJ 08205-3911  
 516753973 +Amcol Systems, 111 Lancewood Road, Columbia, SC 29210-7523  
 516753973 +Apex Asset Management, P.O. Box 5407, Lancaster, PA 17606-5407  
 516753974 +Apex Asset Management, LLC, 2501 Oregon Pike Ste. 102, Lancaster, PA 17601-4890  
 516753976 +Atlantic Care Regional Medical Center, P.O. Box 786361, Philadelphia, PA 19178-6361  
 516753977 Atlantic Emergency Associates, P.O. Box 88087, Chicago, IL 60680-1087  
 516753978 Atlantic Radiologists Professional Assoc, P.O. Box 1262, Indianapolis, IN 46206-1262  
 516753979 +AtlanticCare Regional Medical Center, P.O. Box 786361, Philadelphia, PA 19178-6361  
 516753980 +Chase Bank, C/O Nationwide Credit Inc, P.O. Box 26314, Lehigh Valley, PA 18002-6314  
 516914396 +Cumberland County Probation, 60 W. Broad St, Bridgeton, N.J. 08302-2515  
 516753982 +Cumberland County Probation, 60 W. Broad St., Bridgeton, NJ 08302-2515  
 516914395 Janisse Conrow, 1678 Linden Blvd, Vineland, N.J. 08361  
 516753984 Janisse Conrow, 1678 Linden Blvd, Vineland, NJ 08361  
 516753985 +Jaritza Calderon, 514 Bridgeton Pike, Mullica Hill, NJ 08062-3705  
 516914394 +Jaritza Calderon, 514 Bridgeton Pk, Mullica Hill, N.J. 08062-3705  
 516753987 +Megan Eagland, 1153 High St, Crozet, VA 22932-3114  
 516753988 +Meriick Bank, P.O. Box 660702, Dallas, TX 75266-0702  
 516753989 Midland Funding, C/O Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020  
 516753990 Ocwen Loan Servicing, LLC, P.O. Box 24781, West Palm Beach, FL 33416-4781  
 516753994 +PNC Bank, P.O. Box 3180, Pittsburgh, PA 15230-3180  
 516753991 +Patient Financial Services, 30 Washington Ave., Suite C-6, Haddonfield, NJ 08033-3341  
 516753992 +Pluese, Becker & Saltman, LLC, 2000 Horizon Way, Suite 900, Mount Laurel, NJ 08054-4303  
 516753996 +Ralph f Casale and ASSC. llc, 290 Route 46 West, Denville, NJ 07834-1239  
 516753997 +Rickart Collection Systems, Inc., Atlantic Medical Imaging, P.O. Box 7242, North Brunswick, NJ 08902-7242  
 516753998 +Robert J. Malloy, Esquire, 26 South Maple Avenue, suite 206-208, Marlton, NJ 08053-2002  
 516753999 +Rushmore Loan Management, P.O. Box 52708, Irvine, CA 92619-2708  
 516754002 +++SOUTH JERSEY FED CREDIT UNION, C/O ANDREW B ALTENBURG ESQ., 651 ROUTE 73 N STE 208, MARLTON NJ 08053-3447  
 (address filed with court: South Jersey Fed Credit Union, C/O Andrew B Altenburg Esq., 12000 Lincoln Drive W STE 208, Marlton, NJ 08053)  
 516754000 +Snap On Credit, 2801 80th St., Kenosha, WI 53143-5699  
 516754001 +South jersey Fed Credit Union, C/O Robert Malloy Esq., 26 South Maple Ave. Suite 206-208, Marlton, NJ 08053-2002  
 516754003 +Vineland Municipal Utilities, 640 E wood Street, P O Box 1508, Vineland, NJ 08362-1508

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 14 2017 22:38:22 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jul 14 2017 22:38:20 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 cr +E-mail/Text: bankruptcy@southjerseyfcu.com Jul 14 2017 22:38:22 South Jersey Federal Credit Union, 1615 Hurffville Road, PO Box 5530, Deptford, NJ 08096-0530  
 516753981 +EDI: RCSFNBMARIN.COM Jul 14 2017 22:28:00 Credit One Bank, 585 Pilot Road, Las Vegas, NV 89119-3619  
 516753983 +EDI: IIC9.COM Jul 14 2017 22:28:00 Direct TV, C/O IC System, 444 Highway 96 East, P.O. Box 64378, Saint Paul, MN 55164-0378  
 516753986 +E-mail/Text: ebnsterling@weltman.com Jul 14 2017 22:38:14 Kay Jewelers, P.O. Box 740425, Cincinnati, OH 45274-0425  
 516753993 +EDI: ALLIANCEONE.COM Jul 14 2017 22:28:00 PNC Bank, C/O Alliance One, 4850 Street Dr. Suite 300, Feasterville Trevose, PA 19053-6643  
 516753995 EDI: PRA.COM Jul 14 2017 22:28:00 Portfolio Recovery Associates, 120 Corporate Blvd, Ste. 100, Norfolk, VA 23502  
 516755256 +EDI: RMSC.COM Jul 14 2017 22:28:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516920669 SouthJerseyFederalCreditUnion PO Box5530 Deptford  
 516753975\* +Apex Asset Management, LLC, 2501 Oregon Pike Ste. 102, Lancaster, PA 17601-4890

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

District/off: 0312-1

User: admin  
Form ID: 318

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Total Noticed: 39

Date Rcvd: Jul 14, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 16, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 14, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor MTGLQ Investors, LP dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Douglas S. Stanger on behalf of Trustee Douglas S. Stanger doug.stanger@flastergreenberg.com,  
nj02@ecfcbis.com, jackie.parsio@flastergreenberg.com; lillian.felici@flastergreenberg.com,  
dss@trustesolutions.net  
Douglas S. Stanger doug.stanger@flastergreenberg.com, nj02@ecfcbis.com,  
jackie.parsio@flastergreenberg.com; lillian.felici@flastergreenberg.com, dss@trustesolutions.net  
Linda S. Fossi on behalf of Creditor US Bank Cust Pro Cap 4 & CRDTRS lfossi@zeitzlawfirm.com,  
gzeitz@zeitzlawfirm.com; cdillon@zeitzlawfirm.com; rzeitz@zeitzlawfirm.com  
Robert J. Malloy on behalf of Creditor South Jersey Federal Credit Union  
ecf.rjmalloylaw@gmail.com  
Thomas E. Dowey on behalf of Debtor Donny Gomez tdesquire@hotmail.com  
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7